

Protect Yourself from IDENTITY THEFT AND PHISHING SCAMS

Since identity theft is one of the fastest growing crimes in America, it is important to be aware of the many methods that criminals use to gain access to your personal information.

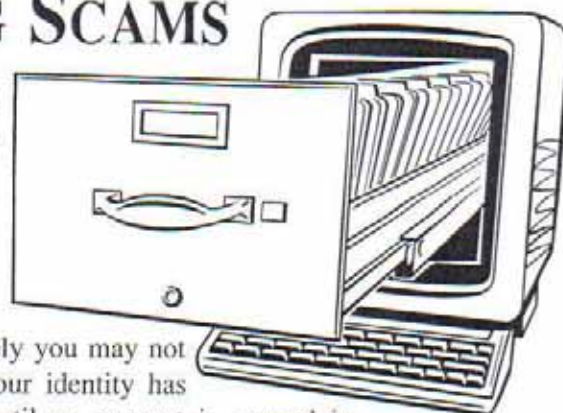
One method is called Phishing. Phishing scams may use either e-mails, fraudulent websites or telephone calls designed to trick consumers into divulging personal financial data such as credit card numbers, account usernames and passwords, social security numbers, etc. By hijacking the trusted brands of well-known financial institutions, online retailers and credit card companies, phishers are able to convince up to 5% of recipients to respond to them. To make the scam even more convincing the email often directs the recipient to a page on the real site after they have submitted personal data. It is important to remember to guard your personal information. Do not give out any personal information such as account numbers unless you initiate the contact. No one should call and ask you to verify personal information over the telephone or through email.

It is their goal to get you to submit personal information. The information that is collected is often used for the enjoyment of the criminal at the expense of the victim's wallet and trust. Upon receiving consumers' personal information they begin racking up credit card debt, loans, fake cell phone and utility bills and generally causing much harm to the individual's credit and identity.

How To Avoid Phishing Scams

- Be suspicious of any email with urgent requests for personal financial information.
- Don't use the links in an email to get to any web page, if you suspect the message might not be authentic.
- Always ensure that you are using a secure website when submitting credit card or other sensitive information via your Web browser.
- Consider installing a Web browser tool bar to help protect you from known phishing fraud websites.
- Regularly log into your online accounts and check your financial institution, credit and debit card statements to make sure that all transactions are legitimate.

- Ensure that your browser is up to date and security patches applied.



Unfortunately you may not realize that your identity has been stolen until an account is opened in your name. In the event you believe your identity has been stolen, be sure to take action immediately and follow these steps:

- Contact the three major credit bureaus and tell them to flag your accounts with a fraud alert including a statement that will tell creditors to get your permission before opening any new accounts in your name. Additionally, request copies of your credit reports. Credit bureaus must give you a free copy of your credit report if it is inaccurate due to fraud.
Equifax 800-685-1111 800-525-6285 www.equifax.com
Experian 888-EXPERIAN (397-3742) www.experian.com
Trans Union 800-916-8800 800-680-7289 www.tuc.com
- Contact the creditors and/or financial institutions for any accounts that have been tampered with or opened fraudulently. Be sure to follow your complaint up with a written letter in order to resolve errors, including charges you have not made.
- File a report with your local police or the police where your identity was stolen. Be sure to keep a copy in case your creditors ask for proof of the crime.
- Contact any financial institutions in which you may have debit or credit cards as quickly as possible. Be sure to request new personal identification numbers. Your liability under federal law for unauthorized use of your ATM or debit card depends on how quickly you report the loss. You may have unlimited liability if you fail to report unauthorized activity within 60 days after your statement containing unauthorized activity is mailed to you.

Kid Bits!

Congratulations to ...

Kristina & James Estep on the birth of their daughter, Ciera Ann Estep, born November 23, 2004, weighing 9 lbs, 14 oz.

Employee Family Additions:

Holly & Clint Feinauer on the birth of their daughter, Riley Cheyenne Feinauer, born December 5, 2004 weighing 6 lbs, 12 oz.

Joanie & Tim Goldsberry on the birth of



Perfect Teller Online Banking

Are you using the Perfect Teller? You can check your balances and transaction history, make transfers within your account or between accounts, obtain your monthly or quarterly statement and more. Call us or download the Perfect Teller Online banking agreement from our web site: www.co-united.org.